

Application number: 09/827788

Art Unit: 3625

Applicant: Khai Hee Kwan

Examiner: Robert Rhode.

Title: Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

TO: Commissioner for Patents
Alexandria, VA 22313-1450

Sir:

As attached our response to your Final Action Letter Mailed Dec 2 2005.

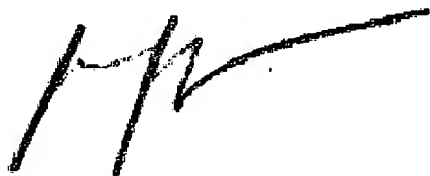
Our response consist of the following :

Remarks/Arguments From Page 1

Declaration at Page 53

Exhibit 1 to 8 From Page 54 to 71

Yours truly,



Khai Kwan

14 Jan, 2006

Application number: 09/827788**Art Unit:** 3625**Applicant:** Khai Hee Kwan**Examiner:** Robert Rhode.**Title:** Computer Network Method for conducting payment over a network by debiting and crediting telecommunication accounts.

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Sir:

In reply to FINAL Office Action mailed on Dec 2, 2005.

REMARKS/ARGUMENTS

The examiner had produced another NEW prior art for this final office action (herein Action Letter) in view to our previous amendment. However, these amendments only affect certain elements (part) of the claims with the view to broaden the scope. In particular, rejections under 112 below are based on unamended elements originally found at filing which were not an issue until this final action. The Applicant had requested to remove the finality of this office action in order to enter evidence in response to the NEW prior art be accepted. This request has been denied. The applicant submits that such request is not taken lightly particularly when it is clear the prior arts are not obvious at all as demonstrated below. Therefore, the Applicant respectfully ask the examiner to reconsider this request and reconsider this response in its entirety.

Claim rejections- 35 USC 112 (Second Para)

At page 3 of the Action Letter, it is said that Claims 1,21,28 are rejected under Second Paragraph 35 USC 112. The action letter asserts that it is not clear who or what is performing the steps.